

March 11, 2011

congressman
ROBERT BRADY
serving pennsylvania's first district

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The Brady Brief - Helping American Homeowners

Dear Friend,

This week, I voted against two measures that would have terminated important programs that help American families struggling with their mortgages. In the wake of the 2008 recession and the mortgage crisis, many families encountered serious issues financing their homes. As a result, foreclosure rates rose, negatively impacting both homeowners and the American economy. In response to this crisis, several measures were enacted that aimed to address these issues and help struggling homeowners.

The following is some information about the damaging legislation I voted against:

- Emergency Mortgage Relief Program Termination Act
 - Eliminates the Department of Housing and Urban Development's Emergency Homeowners Loan Program (EHLPP), which assists homeowners who have experienced a significant reduction in income and are at risk of foreclosure due to involuntary unemployment, underemployment, or a medical condition
 - According to the Department of Housing and Urban Development and the Congressional Research Service, over the next 30 months this act would prevent 30,000 distressed American homeowners from receiving loan assistance and rescind some of the \$105.8 million in funding that was obligated for Pennsylvania alone
- Federal Housing Authority (FHA) Refinance Program Termination Act
 - Terminates authority for FHA to guarantee new single family refinance loans under its FHA Refinance program, which currently enables borrowers to have a reduced monthly payment and a mortgage that is more aligned with actual property values
 - Eliminates the program that helps to stabilize the housing market and opens the door for more foreclosures that will impose costs on borrowers, lenders and neighboring homeowners

Though our economy is improving, many American families are still struggling. I will continue to fight for those programs that help those who most need it. Please contact me if you have any questions about this issue.



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Sincerely,



Robert Brady
Member of Congress

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